

**Information to identify the case:**

Debtor 1	<b>Jeffrey A. Laird</b>	Social Security number or ITIN <b>xxx-xx-4482</b>
	First Name    Middle Name    Last Name	
Debtor 2 (Spouse, if filing)	 First Name    Middle Name    Last Name	EIN <b>-----</b>
		Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>17-10393-TPA</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey A. Laird

8/24/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
Jeffrey A. Laird  
Debtor

Case No. 17-10393-TPA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: aala  
Form ID: 318

Page 1 of 2  
Total Noticed: 15

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db	+Jeffrey A. Laird, 1147 W 36th St, Erie, PA 16508-2445
r	+Jen Proper, Marsha Maarsch Real Estate Services, 4202 West Ridge Road, Erie, PA 16506-1724
14405888	+Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14405890	+First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122-5662
14405891	+Rushmore Loan Manage, Pob 52708, Irvine, CA 92619-2708
14707766	+Wilmington Savings Fund Society, FSB, et al, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: jmalaragno@iq7technology.com Aug 25 2018 01:33:55 John C. Malaragno, Trustee, 502 West 7th Street., Erie, PA 16502-1333
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2018 01:32:56 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14405887	+EDI: CAPITALONE.COM Aug 25 2018 05:23:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14405889	+E-mail/Text: electronicbkydocs@nelnet.net Aug 25 2018 01:33:17 Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14694720	EDI: PRA.COM Aug 25 2018 05:23:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14705193	+EDI: RESURGENT.COM Aug 25 2018 05:23:00 PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14521244	+E-mail/Text: electronicbkydocs@nelnet.net Aug 25 2018 01:33:17 U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
14405892	+EDI: VERIZONCOMB.COM Aug 25 2018 05:23:00 Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
14655725	+EDI: AIS.COM Aug 25 2018 05:23:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Rushmore Loan Management Services LLC as servicer
cr	Wilmington Savings Fund Society, FSB, d/b/a Christ
14405893*	+Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14405894*	+Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
14405895*	+Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14405896*	+First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122-5662
14405897*	+Rushmore Loan Manage, Pob 52708, Irvine, CA 92619-2708
14405898*	+Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTALS: 2, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: aala  
Form ID: 318

Page 2 of 2  
Total Noticed: 15

Date Rcvd: Aug 24, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Rushmore Loan Management Services LLC as servicer for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as trustee for Normandy Mortgage Loan Trust, Series 2016-1 bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as trustee for Normandy Mortgage Loan Trust, Series 2016-1 bkgroup@kmllawgroup.com  
John C. Melaragno, Trustee johnm@mplegal.com,  
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rebeka Seelinger on behalf of Debtor Jeffrey A. Laird rebeka@seelingerlaw.com

TOTAL: 5